

REMARKS/ARGUMENTS

Applicant thanks the Examiner for the Office Action dated April 30, 2007, we offer the following submissions and amendments. We also enclose a Terminal Disclaimer linking the term and ownership of any patent granted on the present application to that of USSN 09/607,843.

Amendments

Independent claims 1 and 22 have been substantially amended to clearly define subject matter encompassed by §101. However, the revised definitions of the method and system of the present invention do not incorporate any new matter.

35 USC§101 – Claims 1 to 34

Claims 1 to 34 stand rejected for lack of patentable subject matter. As discussed above, independent claims 1 and 22 have been amended to provide new definitions of the method and system respectively.

We submit that the revised claims define subject matter that is useful, tangible and concrete. Amended claim 1 is restricted to a banking customer taking a set of actions with the encoded form and sensing device in order to generate data that is sent online to a computer system that initiates an activity related to a banking transaction. Likewise claim 22 now requires the computer system to perform an activity in response to the data received online from the sensing device interacting with the encoded form. These claims require a practical application and can not be merely abstract though processes. As the claims are restricted to their practical application, it is clear they are useful.

Similarly, the invention causes a computer system to perform an activity regarding the banking transaction parameters encoded into the form based on the movement of the sensing device relative to the form. The online provision of banking information and instructions to task a computer system is a real world result. Hence the subject matter of the amended claims is unquestionably tangible.

The system equipment and method steps are configured so that they yield predictable and repeatable outcomes from the computer system. It follows that the subject matter is 'concrete' as interpreted in relation to §101.

In view of the forgoing, we submit that the amended independent claims are wholly directed to patentable subject matter that is useful, tangible and concrete.

35 USC§112 - Claims

Claims 1, 4, 6, 9, 19, 22, 29 and 30 stand rejected for lack of enablement in the written description.

The Applicant respectfully submits that amended claims 1 and 22 clearly define a method and system that has each and every feature described and illustrated in the written description. In particular, the method and system are clearly limited to situations in which online banking occurs and not arrangements that potentially enable it to occur.

Similarly, the sensing device has been defined to have a specific set of capabilities with respect to sensing the coded data and generating data about the banking transaction parameter as well as the relative movement of the device and the form which place it well the scope of a generic sensing device such as commonplace barcode scanners.

Accordingly the claims are fully supported by the disclosure of the written description.

Non-Statutory Double Patenting

We submit that the enclosed Terminal Disclaimer prevents any unjustified timewise extension of exclusive rights or harassment from multiple assignees.

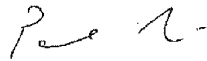
It is respectfully submitted that all of the Examiner's objections have been successfully traversed. Accordingly, it is submitted that the application is now in condition for allowance. Reconsideration and allowance of the application is courteously solicited.

Very respectfully,

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